

**THE RELATIONSHIP BETWEEN LIFESTYLE OF FEMALE CONSUMER
AND THE IMPORTANCE OF CLOTHING RETAIL STORE ATTRIBUTES:
A STUDY ON ADA FASHION STORE AND BUTI STORE**



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THE RELATIONSHIP BETWEEN LIFESTYLE OF FEMALE CONSUMER AND THE IMPORTANCE OF CLOTHING RETAIL STORE ATTRIBUTES: A STUDY ON ADA FASHION STORE AND BUTI STORE

ABSTRAK

Penelitian ini membahas hubungan antara gaya hidup konsumen wanita dan pentingnya atribut toko ritel pakaian: sebuah studi tentang Ada Fashion Store dan Buti Store. Penelitian ini bertujuan untuk mengetahui dampak dari gaya hidup tersebut terhadap pentingnya atribut toko ritel dan untuk mengetahui mana yang paling berpengaruh. Data dikumpulkan dengan menggunakan survei berbasis kuesioner yang terdiri dari 50 pertanyaan dan didistribusikan ke 130 responden yang terdiri dari seluruh toko fashion Ada dan konsumen toko Buti di Indonesia, khususnya di Kota Surakarta. Untuk menganalisis data yang diperoleh dari kuesioner, digunakan metode kuantitatif. Temuan tersebut menunjukkan bahwa karakteristik gaya hidup memiliki dampak signifikan terhadap pentingnya atribut toko ritel pakaian. Hasilnya, peneliti menyarankan agar penelitian selanjutnya bisa menggunakan unsur lain tersebut, sehingga hasilnya bisa lebih komprehensif sehingga bisa membantu perusahaan membuat strategi bersaing.

Keyword: *Karakteristik Gaya Hidup, Atribut Toko Ritel, Konsumen Wanita, Indonesia*

ABSTRACT

This paper explores the relationship between lifestyle of female consumer and the importance of clothing retail store attributes: a study on Ada Fashion Store and Buti Store. This study aims to determine the impact of such elements of lifestyle on importance of retail store attributes and to reveal which is the most influential. Data were collected using questionnaire-based survey consisting of 50 questions and distributed to 130 respondents comprising all of Ada fashion store and Buti store consumer in Indonesia, especially in Surakarta city. In order to analyze the data obtained from questionnaires, quantitative methods were employed. The findings showed that lifestyle characteristics have a significant impact on the importance of clothing retail store attributes. Finally, researcher suggests that future research can use those other element, so the result can be more comprehensive that can help company to make a competitive strategy.

Keyword: *Lifestyle Characteristics, Retail Store Attributes, Female Consumers, Indonesia.*

1. Introduction

In the era which has high of competition, retailers must believed on their store are up-to-date and portray an image that is appealing to their target market (Baker et al, 2001). Retailers are deeply interested in collecting critical

information from consumers and trying to make layout stores in ways that will attract their target consumers. Thus, retail image and store positioning show the two most important factors that influence consumer perceptions and ultimately, the successes of retail stores (Gundala, 2010). As Doyle and Fenwick (1974) noted, socioeconomic groups have with perceive stores differently and store image perception may be related to age and other demographic factors. In retail clothing stores, lighting has a major influence on how consumers arrive at in store purchase decisions. Lighting is a powerful form of visual communication between the retailer and the consumer and is key to the overall success of the shopping experience (Deepika & Neeraja, 2014). The retailer should understand about consumers needs when they visiting the store, and develop better retail policies based on that knowledge. A retail location is seen on its individual qualities that are its essential attributes and these individual recognitions likewise aggregate up general observation or impression about the store.

There are a lot of retail stores that had been increased in Indonesia. PT Artharetailindo Perkasa is a company engaged in the retail fashion which has two brands called Ada and Buti. Its stores have been spread in Indonesia and one of the favorite to female consumers to shop. Ada Fashion Store and Buti Store consistently deliver a variety of categories of fashion collections as inspiration which is identical with an attractive lifestyle, entertainment and offers the fun of shopping with a cozy interior design concept. When retailers said that they met the needs of the female consumer, further investigation often reveals that they are referring to women in their late 30's (Huddleton & Mahoney, 1990). Currently, an opportunity existed for retailers to developed merchandising strategies which target the female consumer. Prior to the development of such strategies an understanding is needed of the lifestyle characteristics of this segment, what attributes are important to them when selecting a retail store and the relationship between these two variables.

When female consumers shopping for fun, a particular store becomes the decision to enter, how long time to spend inside the store, and decided to buy or not is influenced by the shopping environment and it will affect on consumer's emotions (Bohl, 2012). Lifestyle is a person's way to life, including the person's

individual attitude to the world (Study & Uttarakhand, n.d.). Smirat, Abdullah, and Shariff (2014) define that lifestyle construct in consumer behavior studies which can be quantitatively measured and have the ability to combine between socio-demographic characteristics and psychological of the consumer. To develop a marketing strategy in retail store attributes, lifestyle becomes one of the important variable (Lin & Shih, 2012). Most of the university students nowadays grew up under the wings of their parents, adored and spoiled, and, with a continuous increase in the availability of materialistic enjoyment, they hold a different money attitude and live a different lifestyle.

In the previous journal described the relationship between the importance of retail store attributes and lifestyle of the mature female consumer (Huddleston & Mahoney, 1990). To explore the previous journal, this study tries to explore about a lifestyle of the female consumer which has a passion to do shopping in the clothing retail store and help marketers of clothing retail store understand what type of clothing product that female consumers need based on their lifestyle.

1.1 Literature Review

A comparison of the available alternative outlets on the evaluative criteria of a consumer make it involves in selection of specific retail outlet (Ghosh, Tripathi, & Kumar, 2010). Salim (2009) said that in modern retailers in Indonesia, a key driver of repeat traffic and volume are very important in the terms of loyalty store. Wortzel (1987) stated that the identifying of the attributes of their store image, then retailers can create positioning strategies to make differentiate their store in terms of price, product, or service. To leads to the greater consumer inflow and subsequently to profitability it because of the resulting strong market position. Formulate matching retail strategies have been identify by the changes in consumer preferences (Gundala, 2010).

1.2 Retail Store Attributes

Salim (2009) said that in modern retailers in Indonesia, a key driver of repeat traffic and volume are very important in the terms of loyalty store. Wortzel (1987) stated that the identifying of the attributes of their store image, then

retailers can create positioning strategies to make differentiate their store in terms of price, product, or service. To leads to the greater consumer inflow and subsequently to profitability it because of the resulting strong market position.

Selection for retail channel and format choice with the particular channel depend on factors internal to the consumer and external ones. That selection are subject to change when factors that important as changes in economy (for example like economic slowdown, fall in consumers income) and retail industry (development of new channels and/or formats) become visible for consumers.

Based on the factor analysis, the factor which makes the consumers become loyal to any retail stores depends on the types of services that store provides. The shopping behavior of the consumers in retail store influenced by different attributes, and it required to further study in the different context like consumers with different purchase intention to ensure the key variables (Hasan, 2015). Osman (1993) said that consumers impute differing degrees of value on certain store attributes that made retail literature agrees. However, to make predict on satisfaction about a retail store and its offer, this is necessary to look at whether the store have expectations of specific consumer segments in terms of attributes. To make prediction and adaptation of the retail have towards to the consumer's expectation leads to satisfaction, that is a crucial determinant of retail success.

1.3 Lifestyle

A way of living shaped by values and experiences is called lifestyle (Huddleston & Mahoney, 1990). Marketers need to understand better their target markets by providing flesh to fill out the skeleton profiles provided by demographic variables make it possible with the way of understanding of lifestyle characteristics. Preference is influenced by elements of consumer lifestyles (Huddleston & Mahoney, 1990). Pandey & Pandey (2013) said that "Whole person" interacting with their environment described by lifestyle. Lifestyle will help marketers in classifying products according to their interests and activities of the opinion, since most customer oriented awards. Then, marketers can make the brand more clearly in achieving lifestyle.

Lifestyle shows how people live, how they spend their money, how they allocate their time (such as how many percentage of work, how many percentage to play, or how many percentage to relax with the family). Lifestyle could be affects all aspects of a people's consumption behavior (consumers). Lifestyle is a function of characteristic that has been formed through the interaction of the environment. In addition, consumer's lifestyle could influence their purchasing behavior, which could be determine by many decisions in every consumer's consumption, so lifestyle may be change because influences of environmental

1.4 Effect of the lifestyle characteristics on the importance of convenience attributes

Understanding the effect of lifestyle characteristics on the importance of convenience attributes is important for any retail store company. Retailers trying to increasingly acknowledge the positive impact of retail atmospherics on shopping behaviour (Chebat and Michon, 2003; Stoel et al., 2004; Laroche et al., 2005). Make a predict on satisfaction about a retail store, this is necessary to look at whether the store have convenience expectations of specific consumer segments in terms of attributes. Therefore, for the purpose of this study, the first research hypothesis :

H1: There is a significant impact between lifestyle characteristics of female consumers and the importance of convenience attributes

1.5 Effect of the lifestyle characteristics on the importance of age related attributes

Behavior of product purchasing is more related to their individual needs. Conservative of lifestyle views that the help of the media can affect a person's lifestyle. The store attributes are important criteria to consumers in deciding where to shop (Shim and Kotsiopoulos, 1992). In this study it was helped company to understand about female consumers based on their age. Therefore it is hypothesized:

H2: There is a significant impact between lifestyle characteristics of female consumers and the importance of age related attributes

1.6 Effect of the lifestyle characteristics on the importance of quality/reputation attributes

Retail image and store positioning show the two most important factors that influence consumer perceptions and made successes of retail stores (Gundala, 2010). A characteristic measuring the degree to which a consumer searches for the best quality in products was high quality conscious consumer or perfectionist. Krishnan (2011) stated that there was a significant association between the brands of product used by them and the lifestyle of the consumers. The following hypothesis is proposed:

H3: There is a significant impact between lifestyle characteristics of female consumer and the importance of quality or reputation attributes

1.7 Effect of the lifestyle characteristics on the importance of price attributes

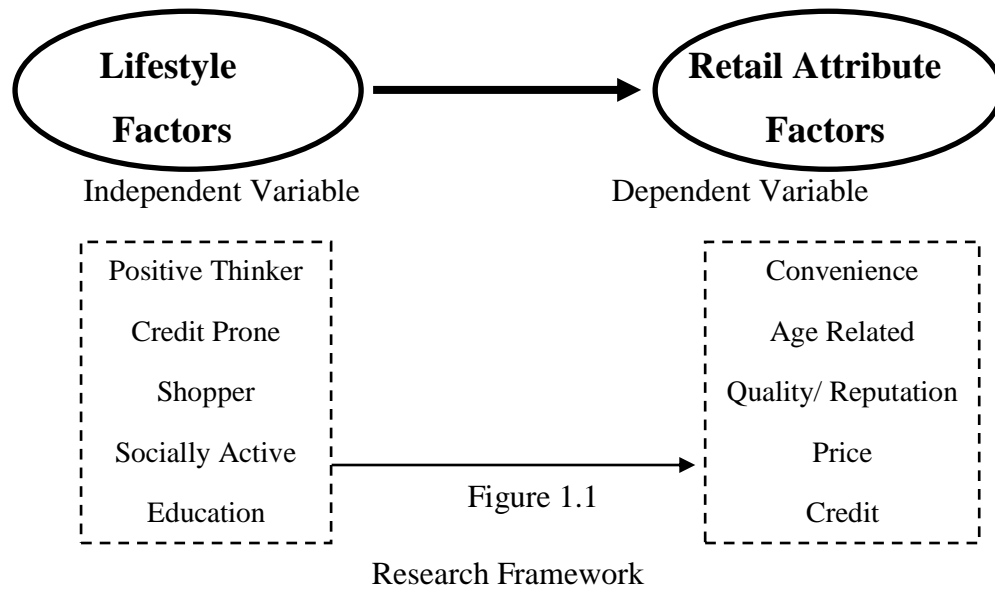
Price list is the important part for young female consumers before they buying goods, because their finance are still limited. They must saved money because some are still given parental allowance by parents. The findings of a research conducted by Lin and Shih (2012) on the relationship of university student's lifestyle, personal values, money attitude, and their purchase decision also showed that their lifestyle has a significant positive influence on purchase decision. Therefore, for the purpose of this study, the fourth research hypothesis :

H4: There is a significant impact between lifestyle characteristics of female consumers and the importance of price attributes

1.8 Effect of the lifestyle characteristics on the importance of credit attributes

Credit cards are a luxury thing rarely owned by young female in Indonesia, most of them owned debit card rather than credit card and sometimes they still did payment by cash. Lin and Shih (2012) the three lifestyle variables, interests had the greatest weight in predicting buying behavior followed by opinion. From the concept of self-image, consumer would buy products that they are interested in and self-image is a constituent of lifestyle. Thus it's drive hypothesis as:

H5: There is a significant impact between lifestyle characteristics of female consumers the importance of credit attributes



2. Methodology

2.1 Population and Sample

Population is all the generalization region that consisting of the object or subject that has a quantity and characteristics set by the researchers. In this study, population size is 130 young female consumers who ever shopping in Ada fashion store and Buti store.

For sampling technique in this research is to use Non-Probability Sampling, i.e. the sampling technique does not provide the opportunities or equal opportunity for each element or member of the population to be selected into the sample. Sampling was taken by using purposive sampling method type, where the researcher chooses a sample based on their knowledge about the population and the study itself. The sample size is around 130 people. The criteria for this sampling design is the female who has been doing shopping minimum 2 times in Ada Fashion Store and Buti store. People who often shopping in there, it causes to make easily fill in questions.

3. Data Analysis

Descriptive analysis was intended to which the characteristics and responses of respondents to the question items in the questionnaire. Target respondents in this study is a woman who become customer of the retail store. Populations in this research are all woman from the age around 17 to 25 years who shopping in the retail store especially in the Ada Fashion Store and Buti Store. Non-Probability sampling were used because every woman had the equal opportunity without any requirement. Based on these considerations, the sampling technique was taken by using purposive sampling method type. Data can be collected at everywhere and distributing a questionnaire conducted by researchers in the Surakarta.

Table 3.1
Respondent Characteristic Based on Their Age

No.	Range Age	Quantity	Percentage (%)
1.	11 – 20 years old	20	15.38%
2.	21 – 30 years old	110	84.61%
3.	31 – 40 years old	0	0%
4.	41 – 50 years old	0	0%
Total		130	100%

Sources: Primary data, 2017.

Table 3.1 shows that there were 20 respondents (15.38%) who aged between 11 to 20 years old, 110 respondents (84.61%) who aged between 21 to 30 years old, 0 respondents (0%) who aged between 31 to 40 years old, and 0 respondents (0%) were those who aged between 41 to 50 years old.

Table 3.2
Respondent Characteristic Based on Occupation

No.	Occupation	Quantity	Percentage (%)
1.	Student	108	83.08%
2.	Government employees	0	0%
3.	Private employees	10	7.69%
4.	Unemployment	12	9.23%
Total		130	100%

Sources: Primary data, 2017.

Table 3.2 shows that there were about 108 respondents (83.08%) were students from some high schools and universities, 0 respondent (0%) were the government employees, 10 respondents (7.69%) who work on the private companies, 12 respondents (9.23%) were unemployment.

Table 3.3
Respondent Characteristic Based on Education

No.	Education	Quantity	Percentage (%)
1.	Primary School	0	0%
2.	Junior High School	0	0%
3.	Senior High School	20	15.38%
4.	Bachelor Degree	105	80.77%
5.	Master Degree	5	3.85%
Total		130	100%

Sources: Primary data, 2017.

Table 3.3 shows that there were 0 respondent (0%) were educated from Primary School, 0 respondent (0%) were educated from Junior High School, 20 respondents (15.38%) were educated from Senior High School, 105 respondents (80.77%) were educated from Bachelor degree, 5 respondents (3.85%) were educated from master degree.

Table 3.4
Respondent Characteristic Based on Expense

No.	Expense	Quantity	Percentage (%)
1.	< 1.000.000	95	73.08%
2.	1.000.000- 2.000.000	30	23.08%
3.	> 2.000.000	5	3.84%
Total		130	100%

Sources: Primary data, 2017.

Table 3.4 shows that there were 95 respondents (73.08%) were expense their money under Rp 1.000.000, 30 respondents (23.08%) were expenses their money between Rp 1.000.000 to Rp 2.000.000, and 5 respondents (3.84%) were expenses their money above Rp 2.000.000.

Table 3.5
Respondent Response about Lifestyle Characteristics
Positive Thinker

Variable	Question	Mean
Pos1	I feel that I cope well with everyday life	3.6769
Pos2	I am more independent than the most people	3.6154
Pos3	I think I am a better shopper than most	3.3385
Pos4	I grow older better than I thought	3.5308
Pos5	I have more self-confidence than most people	3.4077
Pos6	I like to try new and different things	4.0154
Pos7	I have not yet reached the peak of my mental ability	3.4538
Pos8	I exercise to keep myself physically fit	3.4769
Pos9	I will probably be better off financially a year from now	3.9385
Pos10	These are the best years in my life	3.4692
Pos11	I really don't have any physical problems	3.5231
Pos12	When I make plans I am certain I can make them work	3.6846
Pos13	I like to feel attractive to members of the opposite sex	3.6462
Pos14	I would like to take a trip around the world	4.1462

Sources: Primary data, 2017.

Table 3.5 shows the questions and mean answers of the questionnaire about positive thinker, it is one of the lifestyle characteristics. This table contains of fourteen statements related to positive thinker of the customer. The responses are varying from the neither agree to very agree with the statements in the questionnaire. From the table can be seen that most of respondents agree with the all 14 statements with the highest average answer was the fourteenth statement (4.1462).

Table 3.6
Respondent Response about Lifestyle Characteristics
Credit Prone

Variable	Question	Mean
Cred1	I buy many things with a credit card or charge card	2.2769
Cred2	I like to pay cash for everything I buy	2.3000

Sources: Primary data, 2017.

Table 3.6 shows the questions and mean answers of the questionnaire about credit prone, it is one of the lifestyle characteristic. This table contains of two statements related to credit prone of the customer. The responses are varying from the neither agree to very agree with the statements in the questionnaire. From the table can be seen that most of respondents agree with the all 2 statements with the highest average answer was the second statement (2.3000).

Table 3.7
Respondent Response about Lifestyle Characteristics
Shopper

Variable	Question	Mean
Shop1	I often combine shopping with lunch or dinner	3.2923
Shop2	I often go shopping without anything definite in mind	2.6923
Shop3	Shopping gives me a chance to go out and do something	3.5231
Shop4	I am often treated unfairly when I go shopping	2.5615
Shop5	Products are too complicated today	3.4923
Shop6	Wearing the right clothes is important for acceptance	3.5923
Shop7	I can generally buy what I need but no extras	3.6077
Shop8	Society is changing too fast for me	3.2769
Shop9	I look for low prices whenever I shop	3.3462
Shop10	It is important that my clothes be of the latest style	3.1308

Sources: Primary data, 2017.

Table 3.7 shows the questions and mean answers of the questionnaire about shopper, it is one of the lifestyle characteristic. This table contains of ten statements related to shopper of the customer. The responses are varying from the neither agree to very agree with the statements in the questionnaire. From the table can be seen that most of respondents agree with the all 10 statements with the highest average answer was the seventh statement (3.6077).

Table 3.8
Respondent Response about Lifestyle Characteristics
Socially Active

Variable	Question	Mean
Soc1	I like to work on community project	3.8538
Soc2	I am an active member of more than 1 social organization	2.8615

Sources : Primary data, 2017.

Table 3.8 shows the questions and mean answers of the questionnaire about socially active, it is one of the lifestyle characteristic. This table contains of two statements related to socially active of the customer. The responses are varies from the neither agree to very agree with the statements in the questionnaire. From the table can be seen that most of respondents agree with the all 2 statements with the highest average answer was the first statement (3.8538).

Table 3.9
Respondent Response about Lifestyle Characteristics
Education Oriented

Variable	Question	Mean
Edu1	I think it is important to have a good education	3.7846
Edu2	A college education is very important	3.7769

Sources: Primary data, 2017.

Table 3.9 shows the questions and mean answers of the questionnaire about education oriented, it is one of the lifestyle characteristic. This table contains of two statements related to education oriented of the customer. The responses are varying from the neither agree to very agree with the statements in the questionnaire. From the table can be seen that most of respondents agree with the all 2 statements with the highest average answer was the first statement (3.7846).

Table 3.10 shows the questions and mean answers of the questionnaire about retail store attributes. This table contains of twenty statements related to convenience, age related, quality/ reputation, price, and credit of the customers. The responses are varying from the neither agree to very agree with the statements in the questionnaire. From the table can be seen that most of respondents agree with the all 20 statements with the highest average answer was the fourth age related statement (4.0308) with standard deviation (.97200).

Table 3.10
Respondent Response about Retail Store Attribute

Variable	Question	Mean	s.d
Age4	Variety of stores close together	4.0308	.97200
Conv1	Readable labels/tags on product	3.9231	1.11101
Conv5	Ease of finding items	3.7231	.81664
Age2	Delivery to home	3.7000	1.03916
Cred1	Credit card availability	3.7000	.95357
Age3	Store location close to home	3.6769	.95003
Conv2	Knowledgeable salespeople	3.6154	.99132
Conv6	Availability of advertised products	3.5077	.74964
Conv4	Convenient parking	3.5000	.98240
Cred3	Accepts bank cards (Visa, Mastercard)	3.4615	1.16242
Age1	Has salespeople your own	3.4538	.96538
Conv3	Convenient/fast checkout	3.4231	1.05555
Price1	Attractive	3.3923	1.13093
Qual1	Quality product	3.3769	.89152
Qual2	Store reputation	3.3538	.94714
Conv7	Ability to retur unsatisfactory product	3.0308	1.11326
Price2	Prices discount for senior citizens	2.8462	1.29676
Qual3	Carries well-known brands of product	2.7846	1.113428
Price3	Sales (marked down prices)	2.6769	1.22136
Cred2	Credit card payment availability	2.5846	1.34559

Sources: Primary data, 2017.

Table 3.11a
Result of Validity Test
Rotated Component Matrix

Variable	Code	1	2	3	4	5	Conclusion
Positive Thinker	Pos1	.546					Valid
	Pos2	.676					Valid
	Pos3	.658					Valid
	Pos4	.641					Valid
	Pos5	.776					Valid
	Pos6	.634					Valid
	Pos7	.566					Valid
	Pos8	.518					Valid
	Pos9	.779					Valid
	Pos10	.615					Valid
	Pos11	.663					Valid
	Pos12	.702					Valid
	Pos13	.706					Valid
	Pos14	.665					Valid
Credit Prone	Cre1				.906		Valid
	Cre2				.830		Valid
Shopper	Shop1			.568			Valid
	Shop2			.702			Valid
	Shop3			.632			Valid
	Shop4			.685			Valid
	Shop5			.573			Valid
	Shop6			.424			Valid
	Shop7			.791			Valid
	Shop8			.452			Valid
	Shop9			.635			Valid
	Shop10			.437			Valid
Socially Active	Soc1					.872	Valid
	Soc2					.791	Valid
Education Orient	Edu1		.840				Valid
	Edu2		.901				Valid

In the Table 3.11a and 3.11b shows the results that have been extracted and has a loading factor values > 0.3 so that the whole grains to uncover each variable declared valid. Based on Table 4.11a and 4.11b, it can be seen that at the initial stage of factor analysis with 50 items statement, the results have been grouped.

Table 3.11b
Result of Validity Test
Rotated Component Matrix

Variable	Code	1	2	3	4	5	Conclusion
Convenience	Con1	.762					Valid
	Con2	.655					Valid
	Con3	.729					Valid
	Con4	.541					Valid
	Con5	.547					Valid
	Con6	.657					Valid
	Con7	.717					Valid
Age Related	Age1		.662				Valid
	Age2		.766				Valid
	Age3		.603				Valid
	Age4		.842				Valid
Quality/Rep	Qua1				.809		Valid
	Qua2				.881		Valid
	Qua3				.541		Valid
Price	Price1			.671			Valid
	Price2			.874			Valid
	Price3			.819			Valid
Credit	Cred1					.762	Valid
	Cred2					.663	Valid
	Cred3					.905	Valid

Table 3.12
Result of Reliability Test

No.	Variable	Cronbach Alpha	Conclusion
1.	Positive Thinker	.895	Reliable
2.	Credit Prone	.794	Reliable
3.	Shopper	.895	Reliable
4.	Socially Active	.718	Reliable
5.	Education Oriented	.768	Reliable
6.	Convenience	.824	Reliable
7.	Age Related	.760	Reliable
8.	Quality/ Reputation	.742	Reliable
9.	Price	.815	Reliable
10.	Credit	.776	Reliable

Sources : Primary Data, 2017.

Reliability testing results in the Table 4.12 is known that in each of the studied variables has Cronbach alpha value > 0.70 which means the entire instrument in this study was reliable.

Table 3.13
Lifestyle Characteristics of Female Consumers on The Importance of Convenience Attributes

Variable	Beta Coefficient	t-value	Significant
Level			
Positive Thinker	.619	4.746	.000
Credit Prone	.019	.297	.767
Shopper	.167	1.477	.142
Socially Active	-.081	-.109	.178
Education Oriented	.071	.078	.375

F (9.370); P. 0.000 (P < 0.05). R² = .274

Result show that Positive Thinker has a significance value of 0.000 <0.05. The Table 3.13 results show that Credit Prone has a significance value of 0.767 > 0.05 so it means that Credit Prone as individual has no significant effect on Convenience. The Table 3.13 results indicate that Shopper has a significance value of 0.142 > 0.05 so it means that Shopper as individual has no significant effect on Convenience. Socially Active has a significance value of 0.178 > 0.05 so it means that Socially Active as individual has no significant effect on Convenience. Education Oriented has a significance value of 0.375 > 0.05 so it means that Education Oriented as individual has no significant effect on Convenience. So, H1: accepted, it can be interpreted Positive Thinker as individual significantly influence to Convenience.

F test value (9.370) with Significant 0.000 <0,05 it means that Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented influence to Convenience. From the calculation results obtained by the coefficient of determination (R²) of 0.274, it means that the variable convenience 27.4% influenced by Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented and the rest 72.6% influenced by other variables outside the study.

Table 3.14
Lifestyle Characteristics of Female Consumers on The Importance of Age Related Attributes

Variable	Beta Coefficient	t-value	Significant
Level			
Positive Thinker	.626	4.344	.000
Credit Prone	-.048	-0.693	.490
Shopper	.081	0.646	.520
Socially Active	.013	0.189	.851
Education Oriented	.183	2.092	.038

F (9.416); P. 0.000 (P < 0.05). R² = .275

The Table 3.14 results show that Positive Thinker has a significance value of $0.000 < 0.05$. Credit Prone has a significance value of $0.490 > 0.05$ so it's means that Credit Prone as individual has no significant effect on age related. Shopper has a significance value of $0.520 > 0.05$ so it's means that Shopper as individual has no significant effect on Age Related. Socially Active has a significance value of $0.851 > 0.05$ so it's means that Socially Active as individual has no significant effect on age related. Education Oriented has a significance value of $0.038 < 0.05$. So, H2: accepted, it can be interpreted Positive Thinker and Education Oriented as individual significantly influence to Age Related.

F test value (9.416) with Significant $0.000 < 0.05$ it means as simultaneously Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented influence to Age Related. From the calculation results obtained by the coefficient of determination (R^2) of 0.275, it means that the variable age related 27.5% influenced by Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented the rest 72.5% influenced by other variables outside the study.

Table 3.15
Lifestyle Characteristics of Female Consumers on The Importance of Quality/ Reputation Attributes

Variable	Beta Coefficient	t-value	Significant
Level			
Positive Thinker	.350	2.008	.047
Credit Prone	.180	2.142	.034
Shopper	-.274	-1.815	.072
Socially Active	.055	0.680	.498
Education Oriented	.321	3.032	.003

F (3.733); P0.004 ($P < 0.05$). $R^2 = .131$

The Table 3.15 results show that Positive Thinker has a significance value of $0.047 < 0.05$. Credit Prone has a significance value of $0.034 < 0.05$ Shopper has a significance value of $0.072 > 0.05$ so it's means that Shopper as individual has no significant effect on quality or reputation. Socially Active has a significance value of $0.498 > 0.05$ so it's means that Socially Active as individual has no significant effect on quality or reputation. Education Oriented has a significance value of $0.003 < 0.05$. So, H3: accepted, almost all of Lifestyle Characteristics significantly influence to Quality or Reputation

F test value (3.733) with Significant 0.004 <0,05 it means that Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented influence to Quality or Reputation. From the calculation results obtained by the coefficient of determination (R^2) of 0.131, it means that the variable quality or reputation 13.1% influenced by Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented and the rest 86.9% influenced by other variables outside the study.

Table 3.16
Lifestyle Characteristics of Female Consumers on The Importance of Price Attributes

Variable	Beta Coefficient	t-value	Significant
Level			
Positive Thinker	-.328	-1.476	.142
Credit Prone	.302	2.825	.006
Shopper	-.257	-1.336	.184
Socially Active	.268	2.606	.010
Education Oriented	.226	1.673	.097

F (4.179); P. 0.002 ($P < 0.05$). $R^2 = .144$

-0.328 positive thinker has negative impact to the importance of price attributes. The Table 3.16 results show that Positive Thinker has a significance value of 0.142 >0.05 so it's means that positive thinker as individual has no significant effect on price. Credit Prone has a significance value of 0.006 < 0.05. Shopper has a significance value of 0.184 > 0.05 so it means that Shopper as individual has no significant effect on price. Socially Active has a significance value of 0.010 < 0.05. Education Oriented has a significance value of 0.097 > 0.05 so it means that education oriented as individual has no significant effect on price. so $H_4 =$ accepted, it can be interpreted Credit Prone and Socially Active as individual significantly influence to Price.

Based on the result of regression test show that F test value (4.179) with Significant 0.002 <0,05 it means as simultaneously that Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented influence to price. From the calculation results obtained by the coefficient of determination (R^2) of 0.144, it means that the variable price 14.4% influenced by Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented and the rest 85.6% influenced by other variables outside the study.

Table 3.17
Lifestyle Characteristics of Female Consumers on The Importance of Credit
Attributes
Regression Equation

Variable	Beta Coefficient	t-value	Significant
Level			
Positive Thinker	-.119	-0.645	.520
Credit Prone	.106	1.200	.232
Shopper	.276	1.730	.086
Socially Active	.299	3.519	.001
Education Oriented	-.207	-1.845	.067

F (5.250); P.0.000 (P < 0.05). R² = .175

-0.119 positive thinker has negative impact to the importance of credit attributes. The Table 3.17 results show that Positive Thinker has a significance value of 0.520 > 0.05 so it means that positive thinker as individual has no significant effect on credit. Credit Prone has a significance value of 0.232 > 0.05 so it means that credit prone as individual has no significant effect on credit. Shopper has a significance value of 0.086 > 0.05 so it means that Shopper as individual has no significant effect on credit. Socially Active has a significance value of 0.001 < 0.05 Education Oriented has a significance value of 0.067 > 0.05 so it means that education oriented as individual has no significant effect on credit. So, H5: accepted, it can be interpreted Socially Active as individual significantly influence to Credit.

F test value (5.250) with Significant 0.000 < 0.05 it means that Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented influence to Credit. From the calculation results obtained by the coefficient of determination (R²) of 0.175, it means that the variable credit 17.5% influenced by Positive Thinker, Credit Prone, Shopper, Socially Active, Education Oriented and the rest 82.5% influenced by other variables outside the study.

4. Discussion

However, there are some differences between this study and the previous study. On previous research that findings the importance of retail attributes to mature female consumer are highlighted, mature female consumers continue to spend their money on the same types of products they want (Huddleton &

Mahoney, 1990). This result indicates that there is a relationship between retail store attributes and lifestyle characteristics of female consumers.

In the previous study, for convenience related attributes, a significant relationship was found between the lifestyle dimensions of Positive thinker and Education oriented (Huddleton & Mahoney, 1990). On the other hand, this result of convenience retail attributes (readable label tags, fast checkout, etc.), a significant relationship was found between the lifestyle dimensions of Positive thinker.

On the one hand, previous study show that age related attributes, the lifestyle dimensions of Shopper and Socially active were significant (Huddleton & Mahoney, 1990). On the other hand, this result of age related attributes (salespeople own age, delivery to home, etc.), the lifestyle dimensions of positive thinker and education oriented were significant.

On the one hand, for quality or reputation attributes, a significant relationship was found for Positive thinker and Education oriented (Huddleton & Mahoney, 1990). On the other hand, this result of quality or reputation attributes (quality product, sales reputation, etc.), the lifestyle dimensions of positive thinker, credit prone and education oriented were significant.

In the previous study, for price attributes (attractive price, discount, etc.), the lifestyle dimensions of credit prone and socially active were significant (Huddleton & Mahoney, 1990). In this result, the only significant relationship between the price factor and lifestyle was the Shopper Lifestyle dimension.

On the one hand, in the previous study the result shows that all lifestyle factors were significant related to importance of credit attributes (Huddleton & Mahoney, 1990). On the other hand, this research show credit attributes (credit card availability, credit card payment, etc.), the lifestyle dimensions of socially active had significant influence to credit attributes

Somehow, eventhough some variables were insignificant, in the reality it people still pay attention to those indicators shown by respondents' responses

were mostly agree with the indicators. It means that the indicators were important to clothing retail store attributes. Customers who satisfied said that they have did the right thing by choosing clothing retail store such as Ada fashion store and Buti store to shopping. Furthermore, it will drive customers to be loyal.

Finally, the research finding also showed that there is a statistical significant relationship between the importance of clothing retail store attributes and lifestyle of female consumer. From the whole lifestyle characteristics, positive thinker gained the greater contribution to retail store attributes. The company of retail store especially Ada fashion store and Buti store should pay more attention to consumers who had positive thinker to improve the others characteristics.

4.1 Limitation and Future Study

Every study has their own limitation, so this study also has some limitations that may require future research to address. Mostly respondent of this research is student. Respondent of this research limited only on specific consumer and only in the Surakarta city.

Based on the results, we propose the following directions for future studies.

4.1.1 The respondent not limitation only on student, but also other characteristic of consumer of clothing retail store. So, the research could cover by many consumers characteristic.

4.1.2 Researcher suggests that future study can use those other element, so the result can be more comprehensive that can help company to make a competitive strategy.

4.1.3 Future studies should consider the possibility of increasing the sample size by including more customers from clothing retail store in their studies. Applying this study to be tested on other retail store sector.

4.2 Conclusion

From the research, it was found that all of the importance of clothing retail store attributes valid and reliable. Based on significant level, there are three

independent variable which has significant level to the importance of quality/reputation attributes. Ada fashion store and Buti store appropriate for young female consumers in the Surakarta city.

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